

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Shawn T Bradley
Ellean N Bradley
Debtor(s)

Case No. 08 B 33714

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/09/2008.
- 2) The plan was confirmed on 03/12/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/30/2009, 02/28/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/10/2013.
- 5) The case was Completed on 02/13/2014.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$31,854.51.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$287,232.71
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$287,232.71**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$15,258.62
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$15,258.62**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACL Inc	Unsecured	NA	187.78	187.78	131.45	0.00
AmeriCash Loans LLC	Unsecured	2,700.00	2,441.72	2,441.72	1,709.20	0.00
Chase	Unsecured	2,190.00	NA	NA	0.00	0.00
Chrysler Financial Services Americas LLC	Secured	36,848.00	35,549.06	36,198.53	36,198.53	2,632.50
CitiFinancial	Unsecured	7,689.00	5,782.71	5,782.71	4,047.90	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	5,593.00	5,488.51	5,488.51	3,841.96	0.00
East Bay Funding	Unsecured	862.00	957.92	957.92	670.54	0.00
ECast Settlement Corp	Unsecured	1,516.00	1,587.22	1,587.22	1,111.05	0.00
ECast Settlement Corp	Unsecured	7,782.00	7,937.76	7,937.76	5,556.43	0.00
ECast Settlement Corp	Unsecured	602.00	746.09	746.09	522.26	0.00
ECast Settlement Corp	Unsecured	372.00	447.06	447.06	312.94	0.00
Fifth Third Bank	Unsecured	9,966.00	10,239.92	10,239.92	7,167.94	0.00
Fifth Third Bank	Secured	379,247.48	11,970.48	11,970.48	11,970.48	0.00
Fifth Third Bank	Secured	379,247.48	384,207.99	384,207.99	154,360.13	0.00
HSBC	Unsecured	2,252.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	305.00	NA	NA	0.00	0.00
Macys Retail Holdings Inc	Unsecured	396.00	390.04	390.04	273.03	0.00
Macys Retail Holdings Inc	Unsecured	582.00	665.85	665.85	466.10	0.00
Nissan Motor Acceptance Corporation	Secured	14,413.00	12,970.70	13,691.85	13,691.85	1,013.74
Physicians Immediate Care	Unsecured	NA	96.00	96.00	67.20	0.00
Portfolio Recovery Associates	Unsecured	955.00	980.98	980.98	686.69	0.00
Portfolio Recovery Associates	Unsecured	21,612.00	20,751.68	20,751.68	14,526.18	0.00
Portfolio Recovery Associates	Unsecured	536.00	627.58	627.58	439.31	0.00
Portfolio Recovery Associates	Unsecured	5,909.00	4,626.95	4,626.95	3,238.86	0.00
Portfolio Recovery Associates	Unsecured	500.00	569.37	569.37	398.56	0.00
Portfolio Recovery Associates	Unsecured	12,008.00	6,327.43	6,327.43	4,429.20	0.00
Resurgent Capital Services	Unsecured	1,363.00	1,196.34	1,196.34	837.44	0.00
Rockford Health Physicians	Unsecured	332.00	472.70	472.70	330.89	0.00
Thd/Cbsd	Unsecured	4,357.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
The Bureaus Inc	Unsecured	419.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	442.00	396.47	396.47	277.53	0.00
United States Dept Of Education	Unsecured	1,650.00	1,520.29	1,520.29	1,064.20	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$384,207.99	\$154,360.13	\$0.00
Mortgage Arrearage	\$11,970.48	\$11,970.48	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$49,890.38	\$49,890.38	\$3,646.24
TOTAL SECURED:	\$446,068.85	\$216,220.99	\$3,646.24
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$74,438.37	\$52,106.86	\$0.00

Disbursements:

Expenses of Administration	<u>\$15,258.62</u>
Disbursements to Creditors	<u>\$271,974.09</u>
TOTAL DISBURSEMENTS :	<u>\$287,232.71</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/21/2014

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.